



Atty. Dkt. No. 037607-0120

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
  
Appl. No.: 09/593,106  
  
Filing Date: 06/13/2000  
  
Examiner: Subramanian, N.  
  
Art Unit: 3624

**DECLARATION UNDER 37 C.F.R. § 1.131**

Commissioner for Patents  
Washington, D.C. 20231

Sir:

We, Michael J. Williams, Kimberly J. Hirsch, Peter G. Kopperman, Martin T. Schulz, David N. Voth, Michael W. Koch, Richard N. Plotnick, and Peter A. Simon state and declare that:

1. We are the co-inventors of Claims 1-52 of U.S. Patent Application No. 09/593,106.
2. Prior to March 31, 2000, we conceived and reduced to practice in the United States the invention described and claimed in the above-referenced application (as evidenced by the attached Exhibits A to C).
3. Exhibit A, titled "Project Tango – High Level Process Flow Phase 1," is a redacted copy of pages from a document outlining the architecture specifications and functionality of Project Tango. Exhibit A describes a system used in the "Online Mortgage Qualification and Application System and Process" described and claimed in U.S. Patent Application No. 09/593,106.
4. Exhibit B, titled "Landscape Probable Qualification Web Tool Requirements," is a redacted copy of pages from a document outlining and describing the specifications and functionality of a probability calculation tool used in Project Landscape. Exhibit B describes a

probability calculation tool used in the "Online Mortgage Qualification and Application System and Process" described and claimed in U.S. Patent Application No. 09/593,106.

5. Exhibit C, titled "Shrinkwrap Pricing," is a redacted copy of pages from a document outlining and describing the specifications and functionality of a pricing tool used in Project Landscape. Exhibit C describes a pricing tool used in the "Online Mortgage Qualification and Application System and Process" described and claimed in U.S. Patent Application No. 09/593,106.

6. Each of the dates deleted from Exhibits A to C is prior to March 31, 2000. Exhibits A to C were each in existence prior to March 31, 2000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing therefrom.

Date 12/12/02

By Michael J. Williams  
Michael J. Williams

Date \_\_\_\_\_

By \_\_\_\_\_  
Kimberly J. Hirsch

Date 12/12/02

By Peter G. Kopperman  
Peter G. Kopperman

Date \_\_\_\_\_

By \_\_\_\_\_  
Martin T. Schulz

Date 12/12/2002

By David N. Voth  
David N. Voth

Date 12/11/2002

By Michael W. Koch  
Michael W. Koch

Date \_\_\_\_\_

By \_\_\_\_\_

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Date \_\_\_\_\_

By \_\_\_\_\_  
Michael J. Williams

Date \_\_\_\_\_

By Kimberly J. Thurrow (formerly known as Kimberly J. Hirsch)  
Kimberly J. Hirsch

Date \_\_\_\_\_

By \_\_\_\_\_  
Peter G. Kopperman

Date \_\_\_\_\_

By \_\_\_\_\_  
Martin T. Schulz

Date \_\_\_\_\_

By \_\_\_\_\_  
David N. Voth

Date \_\_\_\_\_

By \_\_\_\_\_  
Michael W. Koch

Date \_\_\_\_\_

By \_\_\_\_\_

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Date \_\_\_\_\_

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Michael J. Williams

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Peter G. Kopperman

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Martin T. Schulz

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Michael J. Williams

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By \_\_\_\_\_  
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Date \_\_\_\_\_

By \_\_\_\_\_  
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Date \_\_\_\_\_

By \_\_\_\_\_  
David N. Voth

Date \_\_\_\_\_

By \_\_\_\_\_  
Michael W. Koch

Date 12/12/2002

By Richard N. Plotnick  
RICHARD N. PLOTNICK

Richard N. Plotnick

Date 12/09/02

By Peter A. Simon  
Peter A. Simon